

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

ALEX FINK
DIANE FINK
Debtor(s)

Case No. 13-11106TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/09/2013.
- 2) The plan was confirmed on 11/14/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 11/14/2013, 03/13/2014, 08/10/2016, 05/24/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/09/2016, 02/16/2017.
- 5) The case was completed on 12/05/2018.
- 6) Number of months from filing to last payment: 63.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$8,821.00.
- 10) Amount of unsecured claims discharged without payment: \$24,550.71.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$52,880.60
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$52,880.60

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,531.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,134.81
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,665.81

Attorney fees paid and disclosed by debtor: \$419.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALTAIR OH XIII LLC	Unsecured	1,052.00	1,052.79	1,052.79	13.64	0.00
AMERICAN INFOSOURCE LP O/B/O N	Unsecured	1,696.00	1,696.87	1,696.87	22.00	0.00
AMERICAN INFOSOURCE LP O/B/O N	Unsecured	1,283.00	1,114.29	1,114.29	14.44	0.00
AMERICAN INFOSOURCE LP O/B/O N	Unsecured	1,255.00	1,156.22	1,156.22	14.99	0.00
AMERICAN INFOSOURCE LP O/B/O N	Unsecured	725.00	629.79	629.79	8.17	0.00
AMERICAN INFOSOURCE LP O/B/O N	Unsecured	NA	950.16	950.16	12.31	0.00
BUREAU INVESTMENT GROUP POR	Unsecured	736.00	744.12	0.00	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	513.00	513.37	513.37	6.66	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	476.00	476.22	476.22	6.18	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	429.00	428.70	428.70	5.56	0.00
CLERK, U S BANKRUPTCY COURT	Priority	0.00	0.00	1.19	1.19	0.00
CLERK, U S BANKRUPTCY COURT	Priority	0.00	0.00	9.65	9.65	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	464.54	464.54	6.03	0.00
EASTERN ACCOUNT SYSTEM++	Unsecured	149.00	NA	NA	0.00	0.00
FERRELLGAS INC	Unsecured	NA	240.62	240.62	3.12	0.00
FIGI'S COMPANIES INC	Unsecured	225.00	225.97	225.97	2.93	0.00
FIRST SAVINGS BANK	Unsecured	395.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	810.00	832.20	832.20	832.20	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	4.67	4.67	0.06	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	0.00	719.03	719.03	9.32	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	0.00	1,044.58	1,044.58	13.54	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	937.00	937.41	937.41	12.15	0.00
KATSUR++	Unsecured	93.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	448.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	424.00	424.73	424.73	5.51	0.00
MERRICK BANK	Unsecured	1,348.00	982.46	982.46	12.73	0.00
METABANK/FINGERHUT	Unsecured	256.00	NA	NA	0.00	0.00
NEW PENN FINANCIAL LLC D/B/A SE	Secured	93,939.00	98,480.91	0.00	44,756.72	0.00
NEW PENN FINANCIAL LLC D/B/A SE	Secured	0.00	200.00	200.00	200.00	0.00
NEW PENN FINANCIAL LLC D/B/A SE	Priority	0.00	133.42	133.42	133.42	0.00
NRA GROUP LLC*	Unsecured	347.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	837.00	800.43	800.43	10.37	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	236.00	236.25	236.25	3.06	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	593.00	593.79	593.79	7.70	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	623.00	623.09	623.09	8.08	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,146.00	1,146.76	1,146.76	14.86	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	931.00	931.38	931.38	12.07	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	811.00	811.01	811.01	10.51	0.00
PREMIER BANKCARD/CHARTER	Unsecured	871.00	871.02	871.02	11.29	0.00
PREMIER BANKCARD/CHARTER	Unsecured	578.00	577.99	577.99	7.50	0.00
PREMIER BANKCARD/CHARTER	Unsecured	573.00	572.87	572.87	7.43	0.00
PRIMARY FINANCIAL SERVICES++	Unsecured	959.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	876.00	876.27	876.27	11.36	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	581.00	620.04	620.04	8.04	0.00
RJM ACQUISITIONS LLC*++	Unsecured	92.00	92.10	0.00	0.00	0.00
SEVENTH AVENUE	Unsecured	412.00	NA	NA	0.00	0.00
SPARTAN FINANCIAL SERVICE	Unsecured	50.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES I	Unsecured	3,132.00	0.00	0.00	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES I	Secured	3,197.00	3,165.48	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$44,756.72	\$0.00
Mortgage Arrearage	\$200.00	\$200.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$200.00	\$44,956.72	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$976.46	\$976.46	\$0.00
TOTAL PRIORITY:	\$976.46	\$976.46	\$0.00
GENERAL UNSECURED PAYMENTS:	\$21,723.32	\$281.61	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,665.81</u>
Disbursements to Creditors	<u>\$46,214.79</u>
TOTAL DISBURSEMENTS :	<u>\$52,880.60</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/05/2019

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.